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UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF CALIFORNIA

In re:

Case No. 09-41599 EDJ

**MICHAEL ROBERT EASLEY and
EVELYN FUENTES EASLEY,**

Chapter 13

Debtors.

**DECLARATION OF DEBTOR IN
SUPPORT OF DEBTORS' MOTION TO
VALUE LIEN**

I, Evelyn Easley, declare:

1. I am one of the debtors in the above-captioned case.

2. The facts contained herein are true and correct and if called upon as a witness I can testify competently as to them.

3. At the time I filed my chapter 13 case, on March 2, 2009, I was the owner of the real property located at 55 Diamondwood Court, Pittsburg, CA 94565(the "property").

4. On December 15, 2008, I had the property appraised by Dan Tosh of Tosh & Associates. A copy of the appraisal, which reflects a fair market value of \$369,500, is attached hereto as Exhibit A and made a part hereof.

1 5. The property is encumbered by a First Deed of Trust in favor
2 of Bank of America in the sum of \$619,656.53, as evidenced by Debtors'
3 Schedule D, a copy of which is attached as Exhibit B and made a part
4 hereof.

5 6. PHH Mortgage is the beneficiary of a Second Deed of Trust
6 against the property in the sum of \$103,109.76, as evidenced by its
7 proof of claim filed on April 16, 2009, a copy of which is attached as
8 Exhibit C and made a part hereof.

9 I declare under penalty of perjury under the laws of the State of
10 California that the foregoing is true and correct.

11
12 Dated: November 25, 2009

/s/ Evelyn Easley
EVELYN EASLEY